

MERCER SUPER TRUST

# SUMMARY OF DISPUTE RESOLUTION PROCEDURES

SEPTEMBER 2018



## HOW WE HANDLE COMPLAINTS

If you have lodged a complaint (whether verbal or written) then the following procedures will be followed:

- The Trustee has delegated to designated Complaints Officers the power to handle and decide on most complaints.
- Some complaints may be referred to alternative delegates of the Trustee for a decision. This will depend on the nature and complexity of the complaint, but typically occurs for complaints about an existing decision on a death or disablement claim.
- Further information may be requested from you, your agent or any other person that may be considered relevant in relation to the complaint.
- We will acknowledge your complaint as soon as practicable.
- We will inform you in writing of the outcome of your complaint within 30 days of a decision having been made on your complaint.
- Any information collected during the handling of your complaint will be handled in accordance with the Mercer Privacy Policy, as outlined below.

Our procedures endeavour to deal with your complaint within 90 days of receipt of your complaint. In the event it takes longer than 90 days to issue you with a final response you can make a request in writing for the reasons why a decision has not yet been made on your complaint, which we must generally respond to within 28 days.

If it takes longer than 90 days you are also able to refer your complaint to an external dispute resolution scheme – refer details below.

**To make a complaint or request the full version of our Dispute Resolution Procedures contact the Helpline on 1800 682 525 or write to us at:**

**GPO Box 4303  
Melbourne Vic 3001**

## REFERRING COMPLAINTS TO AN EXTERNAL DISPUTE RESOLUTION SCHEME

If you are not happy with the way your complaint has been handled, or with its outcome, you are able to complain to:

### **Before 1 November 2018**

The Superannuation Complaints Tribunal (SCT)

Online: [www.sct.gov.au](http://www.sct.gov.au)  
Email: [info@sct.gov.au](mailto:info@sct.gov.au)  
Phone: 1300 884 114  
Mail: Locked Bag 3060, Melbourne VIC 3001

### **On and after 1 November 2018**

The Australian Financial Complaints Authority (AFCA)

Online: [www.afca.org.au](http://www.afca.org.au)  
Email: [info@afca.org.au](mailto:info@afca.org.au)  
Phone: 1800 931 678  
Mail: GPO Box 3 Melbourne VIC 3001

Time limits can apply for certain complaints (particularly complaints about disablement claims) or complaints may fall outside of SCT or AFCA jurisdiction. For more information about these requirements and time limits, call the SCT before 1 November 2018 or AFCA on and after 1 November 2018.

## HOW WE HANDLE YOUR INFORMATION

Any information we collect from you during the handling of your complaint will be used or disclosed for the purposes of managing and reaching a decision on your complaint and corresponding with you in relation to your complaint and otherwise managing your superannuation.

If you do not provide information that may be requested from you during the handling of your complaint we may not be able to properly handle, assess and resolve your complaint.

We may also collect information about you from third parties such as your employer, professional advisors, health service providers, insurers, legal tribunals, investigation organisations, previous super funds, our related entities and publicly available sources. We may disclose your information to various organisations in order to deal with your complaint and manage your super, including the entities mentioned above, as well as the fund's administrator, our professional advisors, external dispute resolution bodies, any relevant government authority that requires your personal information to be disclosed and our related companies which provide services or products relevant to the provision of your super. This can include our service providers in another country, most likely our processing centre in India. Mercer's Privacy Policy lists all other relevant offshore locations.

The Mercer Privacy Policy is available to view at [www.mercersupertrust.com](http://www.mercersupertrust.com) or you can obtain a copy by contacting us on 1800 682 525. It sets out in more detail how we deal with your personal information and who you can talk to if you wish to access and seek correction of the information we hold about you. It also provides detail about how you may lodge a privacy complaint about the way we have dealt with your information and how such complaints will be handled.

If you have any other queries in relation to privacy issues please call 1800 682 525 or write to Mercer's Privacy Officer, GPO Box 4303, Melbourne VIC 3001.

*Please let us know if you do not understand and consent to your information being collected, disclosed and used in the manner set out above.*

If you have any other queries regarding the Mercer Super Trust, please call 1800 682 525 or visit [mercersupertrust.com.au](http://mercersupertrust.com.au)

Mercer Superannuation (Australia) Limited (MSAL) ABN 79 004 717 533, Australian Financial Services Licence #235906, is the Trustee of the Mercer Super Trust, ABN 19 905 422 981 and the issuer of this document.

'MERCER' is a registered trademark of Mercer (Australia) Pty Ltd, ABN 32 005 315 917.

Copyright 2015, Mercer LLC. All rights reserved.